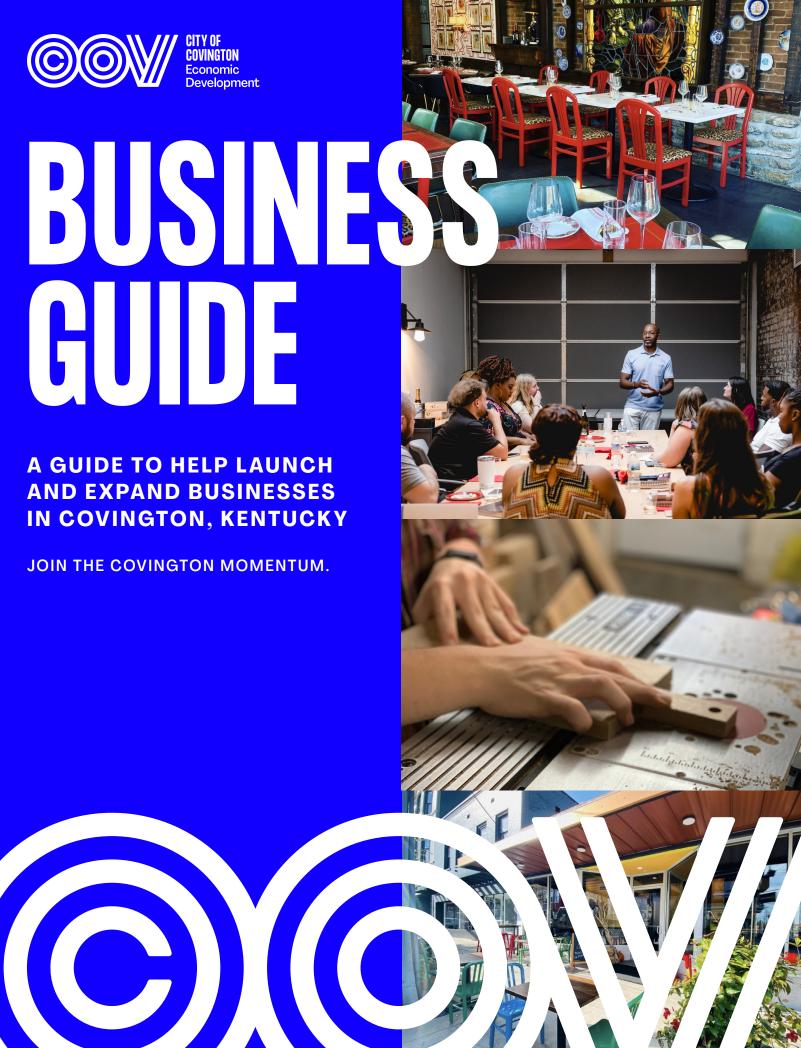


# 

A GUIDE TO HELP LAUNCH AND EXPAND BUSINESSES IN COVINGTON, KENTUCKY

JOIN THE COVINGTON MOMENTUM.



# WELCOME TO THE BOLD SIDE OF THE RIVER,



where timelessness meets the ventures of tomorrow. Covington may be a historic river city, but our beautifully preserved architecture isn't for show, and neither are our rainbow crosswalks. We're not an attraction, we attract the bold and the best. And with the most diverse and accessible city government in the region, we encourage, support, and retain them, too.

Everything we do is by The Cov, of The Cov, and for The Cov—all character, no chains. Our avenues are lined with locally-owned retailers and restaurants, and our bars flow with Kentucky bourbon. This is where state-of-the art laboratories stand alongside 19th-century gothic basilicas. Where VC startups disrupt markets and family-owned hardware stores turn 100. This is where the past meets progress, where y'all really means all.

We are unbridled, uncommon, and unmistakably confident.

Unapologetically, Covington

# UNIQUE. ENERGETIC.

JOIN THE COVINGTON MOMENTUM. GET STARTED TODAY.

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# 

# WHY DOES EVERYBODY #LOVETHECOV?

Because this city is filled with historic spaces, fascinating architecture, a national reputation for being welcoming and inclusive, a walkable downtown, over 1,000 acres of parks and green space, diverse neighborhoods with engaged residents, and a cool urban vibe featuring authentic and quirky restaurants, bars, and retail shops.

# IT'S NO WONDER THAT OUR ECONOMIC MOMENTUM CONTINUES TO ACCELERATE

Despite the pandemic, the city announced the creation of over 3,700 new jobs in 2020-21, plus \$143 million in private capital investment. We have a blank 23-acre canvas downtown waiting to be filled in. We have revamped our riverfront. We continue to announce the arrival of national and regional headquarters. We have energized "Innovation Alley" with new assistance for small businesses. And we are adding housing of all types and shapes throughout our 19 neighborhoods.



# **OUR VISION**

CREATE FASCINATING PLACES FOR PEOPLE TO WORK, LIVE, AND PLAY – BECAUSE IT IS ALL INTERTWINED.

If you are a new business, we welcome you to Covington. If you have been here awhile, then we thank you for your commitment to our local economy.

EITHER WAY, WE WANT TO MAKE IT EASY FOR YOU TO SUCCEED.

Whether you are a one-person start-up or have hundreds of workers, we are here for you every step of the way – from supporting your employees to finding you a location to growing your business to connecting you with the community. We've created this comprehensive Business Guide to enable both new and long-established businesses navigate City government and access the resources, tools, incentives, and connections that can help you succeed and grow.

HAPPY PERUSING ... AND WE LOOK FORWARD TO CONNECTING WITH YOU.



Joseph 4. Meyer

Joseph U. Meyer
Mayor | Covington, Kentucky

### **LEFT TO RIGHT:**

RON WASHINGTON

Mayor Pro Tem/Commissioner

**MICHELLE WILLIAMS** 

Commissioner

**TIM DOWNING** 

Commissioner

**SHANNON SMITH** 

Commissioner



# ECONOMIC DEVELOPMENT TEAM



TOM WEST, AICP

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Administrative Assistant <a href="mailto:katie.oneill@covingtonky.gov">katie.oneill@covingtonky.gov</a>

# OR EXPANDING YOR

A 10-STEP GUIDE

WE WANT TO MAKE IT EASY TO OPEN OR EXPAND YOUR BUSINESS IN THE COV.

DEPENDING ON YOUR TYPE OF BUSINESS,
HERE ARE STEPS YOU MAY NEED TO FOLLOW.

SHOP

# **COMMERCIAL PROPERTY SEARCH**

# **LOCATION, LOCATION | FOUND A PROPERTY YOU LOVE?**

To start your search, check out

https://www.covingtonky.gov/government/departments/ economic-development/available-properties

As available properties are changing, you and your broker can also reach out directly to our Business Attraction Manager at 859-292-2321 or susan.smith@ covingtonky.gov. Our Economic Development team keeps an eye on availability and sends a monthly email to real estate partners to help facilitate connections.

Great! Before you sign anything, contact the Zoning Administrator at permit@covingtonku.gov to ensure your business can operate at that location.

**TIP** 

We recommend that new businesses lease before diving into the many obligations and cost of property ownership. Two+ year leases are common, but consider engaging a broker when negotiating your lease.





# **ZONING PERMITS**

# **BE IN THE ZONE**

All businesses need to have the proper permits and licenses.

A zoning permit is essential because it confirms that your specific business type and use is appropriate for the location. A zoning permit is required before an occupational license (step 4), building permit (step 5), or an alcohol license (step 6) can be issued.

The Neighborhood Development Code (NDC), aka zoning, regulates development within the city. It governs land use, building height and density, parking requirements, signage regulations, property uses, and the character of development on private property.

How do I know if the commercial property is zoned for my type of business?

- 1. Go to <u>www.linkgis.org</u> and search for the address to find the property's character district code.
- 2. Go to the Neighborhood Development Code, permitted uses by district table, and match the use category to the character district code. <a href="http://online.encodeplus.com/regs/covington-ky/doc-viewer.aspx#secid-70">http://online.encodeplus.com/regs/covington-ky/doc-viewer.aspx#secid-70</a>
  - a. P= Permitted
  - b. L= Limited, more information needed
  - c. C= Conditional, Board approval needed
  - d. --- not permitted

The owner of the property submits a Zoning/COA Application and any relevant documents to the Zoning Administrator. Applications are approved or denied within two weeks. In rare cases, a public hearing may be required, which will take more time.

For more information or questions, please reach out to the Zoning Administrator at <a href="mailto:permit@covingtonky.gov">permit@covingtonky.gov</a>.





### TIP

Before you open a convenience store in your garage or convert your office building into an apartment complex, contact us first! Zoning regulations can vary from city to city.

# CERTIFICATE OF APPROPRIATENESS (COA)

# FOR HISTORIC DISTRICTS

# **KEEP IT COOL**

Like you, we are proud of Covington's history and beauty. The Historic Preservation office preserves wonderful architecture and our historical environment by applying Historic Covington Design Guidelines to exterior alterations in designated areas called Historic Preservation overlays (HP). Defined by the City of Covington's Neighborhood Development Code (NDC), the purpose of the HP is to preserve structures, building, appurtenances, and places that are of basic and vital importance.



If your property is located within an HP overlay, you will need a Certificate of Appropriateness (COA) before work begins. There is no fee if the application is approved before the work begins. Before you invest too much time or money in your development plans (i.e., early in the planning stages of a project), ask the Historic Preservation Officer for feedback.

# HOW DO I KNOW IF MY PROPERTY IS WITHIN A HISTORIC PRESERVATION OVERLAY (HP)?

- 1. Search the property address at www.linkgis.org
- 2. Reach out to the Historic Preservation Officer.
- 3. If it's in an HP overlay, submit the Zoning/COA application to <a href="mailto:permits@covingtonky.gov">permits@covingtonky.gov</a>. COA's are required before a building permit (step 5) can be issued.

# HOW LONG WILL IT TAKE TO REVIEW MY APPLICATION?

Minor alterations are approved by staff within two weeks. But, if review is needed by the Board of Architectural Review and Development (B.O.A.R.D.), additional time may be needed since the board meets monthly. Please contact us early to determine if this step is necessary.

TIP

Did you know the City offers incentives to help you renovate and improve your historic property? Take advantage of these programs to help us restore and preserve Covington's historic buildings. For information, please refer to the Incentive section on pages 22-23.

# **OCCUPATIONAL LICENSES**

# **CITY OF COVINGTON**

An <u>occupational license</u> is required by any entity or individual doing business in the City. This includes, but is not limited to, landlords, real estate agents, construction workers, and other independent contractors. The occupational license application can be faxed, emailed, mailed, or hand-delivered to 20 W. Pike St., Covington, KY 41011. The \$50 fee must be remitted along with the application. For information, contact the <a href="City's Finance Department">City's Finance Department</a> at 859-292-2180.

# **KENTON COUNTY**

All businesses in Covington must also file with Kenton County. Visit <a href="www.kentoncounty.org">www.kentoncounty.org</a> for information, or call the Kenton County Occupational License Office at 859-392-1440.

# **COMMONWEALTH OF KENTUCKY**

All businesses in Kentucky must also file with the Secretary of State. Visit <a href="https://www.onestop.ky.gov">www.onestop.ky.gov</a>.



# APPLY FOR A BUILDING PERMIT

# **CRANES AND FRAMES**

Before you start construction, you must apply for a building permit through <u>Planning and Development Services</u> (PDS) of Kenton County.

# WHAT DO I NEED TO KNOW?

- To prepare the correct building permit application and attachments, it's recommended that you work with a qualified architect or contractor.
- · Attach plans, drawings and the application fee.
- For questions, contact PDS Building Codes
   Department at 859-331-8980.
- Mail or drop off application and attachments to:
   PDS of Kenton County
   1840 Simon Kenton Way, Suite 3400
   Covington, KY 41011-2999





TIP

A zoning permit and building permit are not the same thing! One is for zoning and the other is for construction. You will need both if planning any construction.

# FOOD & BEVERAGE

# **SELLING ALCOHOL**

To legally sell alcoholic beverages in Covington, a person or business must apply for and be issued an Alcoholic Beverage Control (ABC) license through two governing agencies: the Kentucky Department of Alcoholic Beverage Control (state ABC) and the City of Covington (local ABC). In addition to state ABC laws and regulations, all applicants and license holders should

familiarize themselves with the City's ABC ordinance set forth in Covington Code of Ordinances, Ch. 112: Alcoholic Beverages. The ABC license type and fee varies with the need of each applicant. For information, contact the local ABC Administrator at <a href="CovLegal@covingtonky.gov">CovLegal@covingtonky.gov</a> or 859-292-2311.

# **GRUB IN THE COV**

Food establishments in Northern Kentucky are required to have a food service permit and an inspection prior to operating. Establishments that are new or extensively altered must have a plan review prior to construction, alteration, or use of the facility. Applications are available at 8001 Veterans Memorial Drive, Florence, KY 41042. For information, contact the Northern Kentucky Health Department's Environmental Division at 859-341-4151 or visit <a href="https://nkyhealth.org/business-or-organization/food-service-operator/">https://nkyhealth.org/business-or-organization/food-service-operator/</a>.

# MOBILE FOOD VENDORS

Mobile Food Vendors need to apply for an annual permit that gives them first-come, first-served access to designated areas in the public right of way (i.e. along certain streets) or in City-owned parking lots. Vendors can sell food between 6 a.m. and 10 p.m. The number of trucks at any time is limited to three in any single area.







# RENTAL LICENSE

# **BECOMING A LANDLORD**

If you rent your property long term or seek to make extra cash through the Airbnb model, you must apply for a rental license. For an application go to <a href="https://covingtonky.portal.iworq.net/portalhome/covingtonky">https://covingtonky.portal.iworq.net/portalhome/covingtonky</a> or scan the QR code. For information, call the Neighborhood Services Department at 859-292-2167 or email <a href="mailto:rentallicenses@covingtonky.gov">rentallicenses@covingtonky.gov</a>.



STEP 8

# **SOLID WASTE & RECYCLING**

# LET'S TRASH TALK

If you run a business in Covington, you must have a plan for getting rid of and storing your trash and other waste. If your business is new (brand-new construction or substantial rehab), then you must have that plan approved by the City's Solid Waste and Recycling Division before you open for business. That will involve an on-site visit.

Rules govern the size of the container you must use, how you must enclose it, and other issues. You can see those rules for yourself by clicking on the City's Code of Ordinances as it relates to Container Services, or the Neighborhood Development Code's section on Screening and Fences.

You can also look at the Solid Waste & Recycling page of the City's website, <a href="here">here</a> for information regarding service providers that can help set up collection of landfill trash, recyclables, waste oil from restaurants, and food waste.

But your best bet is simply to contact the Solid Waste and Recycling Division early in the process at 859-292-4417, and they will walk you through the requirements.

TIP

Do not let the storage of trash and recycling be an afterthought!



# **TAXES**

The City of Covington provides a competitive tax structure that pays for reliable City services and amenities, while keeping your business costs as low as possible.

# **PAYROLL TAX**

Employers in Covington are required to withhold 2.45% on all compensation paid to their employees and remit the amount withheld to the City.

The FICA cap applies. If company withholdings are over \$450 per quarter, the company is required to file monthly.

# **NET PROFITS TAX**

The Occupational License Tax is assessed at 2.5% of the net profits from business conducted in the city by a resident or non-resident business, or \$50, whichever is greater. Net Profit cap is \$40,000.

# **PROPERTY TAX**

The City of Covington's real estate tax rate is currently \$0.327 per \$100 in assessed value. The County's and State's real estate taxes are combined at \$1.5176 per \$100.00. (This amount includes the state rate of \$0.1220 per \$100.) Valuation is 100% of the value on real estate. Tax rates are subject to change.



# RIBBON CUTTING

# **LET'S CELEBRATE**

When you are close to opening, please contact the <u>Business Attraction Manager</u> or 859.292.2321 to schedule a ribbon cutting.

City leaders would love to join your business team to celebrate your accomplishment.



# DO I HAVE EVERYTHING I NEED TO OPEN OR EXPAND MY BUSINESS?

Below is a checklist of possible scenarios. Reach out to city staff with questions or clarifications.

	CITY OF COVINGTON					KENTON COUNTY		COMMONWEALTH OF KENTUCKY		NKY HEALTH DEPT.
POSSIBLE SCENARIOS (More than one may apply)	ZONING PERMIT	OCCUPATIONAL LICENSE	CERTIFICATE OF APPROPRIATENESS (COA)	ALCOHOL License	RENTAL DWELLING LICENSE	OCCUPATIONAL LICENSE	BUILDING PERMIT-PLANING 8 DEVELOPMENT SERVICES (PDS)	REGISTER Business	ALCOHOL License	FOOD PERMIT
Opening a Business	х	х				х		х		
Preparing/Serving Food	х	х				Х		х		х
Selling Alcohol	X	Х		X		х		X	х	
Becoming a Landlord/Airbnb	х	x			х	х		x		
New Signage	х		X (if in HP)							
Exterior Alterations on Property*	х		X (if in HP)				х			
Construction or Demolition	х		X (if in HP)				х			

Certain Exterior Alterations do not require a Certificate of Appropriatenesss. Contact Zoning at permit@covingtonky.gov Or 859-292-2122.

**TIP** 

Keep in mind that most licenses require annual renewal.





# **INCENTIVES**

We offer various incentive programs to encourage growth and development. The programs are designed to help build your bottom line, improve curb appeal, restore vacant buildings, and encourage job development.

Visit City of Covington, KY > Government > Departments > Economic Development > Incentives (covingtonky.gov).



# **GROW HERE: SMALL BUSINESS PROGRAM**

# **RENT SUBSIDY**

TYPE: Grant.

INCENTIVE: Reimbursement.
TARGET: New Businesses.
DETAILS: The City will pay half
of a business's monthly rent (up
to \$500 a month) for 12 months,

on a 2-year lease.

# FACADE IMPROVEMENT

TYPE: Forgivable loan.

INCENTIVE: 50/50 Match.

**TARGET:** Commercial Property

Owners.

**DETAILS:** The City will offer up to \$6,000 to match investment

in facade improvements.

# HISTORIC ELECTRIC SIGN PROGRAM

TYPE: Forgivable Loan.

INCENTIVE: 75/25 Match.

**TARGET:** Commercial Property

Owners with Historic Sign.

**DETAILS:** The City will offer up to \$7,500 to match investment

in Historic Electric Sign

Improvements.



# **HISTORIC PRESERVATION TAX CREDIT**

Your building may be eligible to receive federal or state tax incentives if you are investing in the rehabilitation and re-use of historic buildings. Tax credits are available for buildings listed in the National Register of Historic Places individually or as part of a historic district. In general, rehabilitation expenses for owner-occupied or commercial buildings must exceed \$20,000. This program is administered by the Kentucky Heritage Council. Contact the City's Historic Preservation Officer at Kaitlin.Bryan@covingtonky.gov to learn more.

# **JOB DEVELOPMENT**

TYPE: Reimbursement.

INCENTIVE: Depends on several factors, including # of jobs, investment, location, etc.

TARGET: New & Existing Businesses.

**DETAILS:** Provides from 0.50% to 1.25% reimbursement of the City's payroll tax. Minimum payroll is \$250,000.

There is a \$1,000 application fee if processed.

# **VACANT PROPERTY**

TYPE: Reimbursement.

**INCENTIVE:** Receive 1.25% of taxable payroll created by the employees of a business locating to your property, if it's new to the City. If it's an existing Covington business, you can receive 0.625% of taxable payroll created by its employees.

TARGET: Developers of commercial and residential properties.

**DETAILS:** The building must be 50+ years old and at least 51% vacant (as measured by gross floor space) for at least 24 consecutive months at the date of application.

# STATE INCENTIVES

The Kentucky Cabinet for Economic Development offers incentives for new and expanding industry, small businesses, and workforce training. Covington Economic Development staff are happy to connect you to the right person at the state.

BUSINESS INCENTIVES: <u>Kentucky Business Incentives</u>
TRAINING INCENTIVES: <u>Bluegrass State Skills Corporation</u>

**ADDITIONAL RESOURCES: Kentucky Skills Network** 

# ON YOUR MARK, GET SET... START UP!!!

Involved communities make it happen. Many companies got their start in a garage or dorm room, so why not an alley? Innovation Alley is a block long and is home to the following organizations that support the entrepreneurial ecosystem in The Cov. Get started:

# SERVICES FOR YOUR START-UP

### **AFRICAN AMERICAN CHAMBER OF COMMERCE**

Offers Pivot business counseling and other programs to entrepreneurs. Through a partnership with the City and NKU, they can meet with you here in Covington. Visit <a href="https://www.african-americanchamber.com/">https://www.african-americanchamber.com/</a> to learn more or contact James Pullin at jamesp@african-americanchamber.com.

### **AVIATRA ACCELERATORS | 114 W. PIKE ST.**

From teaching business basics and offering guidance from mentors and coaches to providing access to capital, Aviatra Accelerators inspires and supports women entrepreneurs. Visit Aviatra.org to learn more about #Womenontherise or contactJill Morenz, President and CEO, at Jill@aviatra.org.

### KICKSTART KITCHEN | 1032 MADISON AVE.

Do you have a favorite recipe you'd like to share with the world? Looking to start a catering business? Take a look at Kickstart Kitchen, an incubator kitchen offering 5,000 SF of space. It also offers guidance on business strategy and legal and financial issues. Visit kickstartkitchenky.com for more.

# NKU- THE COLLABORATIVE FOR ECONOMIC ENGAGEMENT | 112 W. PIKE ST.

Nicknamed "The Collaborative," this one-stop shop with over 20 partners will facilitate easy connections for small businesses and entrepreneurs to expertise in data analytics, health, tech, logistics, entrepreneurship, and innovation.

Visit Collaborative for Economic Engagement to learn more or contact Meg Stephenson at Stephensom3@nku.edu or 859-572-7877.

- Blue North
- ECDI Women's Business
   Centers
- Entrepreneurship through Acquisition Program (E-TAP) Keyhorse Capital
- NKU Center for Family Enterprise & Small Business
- NKU Center for Innovation & Entrepreneurship (CIE)
- NKU Center for Economic Analysis & Development (CEAD)
- NKU Institute for Health Innovation (IHI)
- NKU Small Business & Nonprofit Law Clinic
- SoCap Accelerate
- Square 1

# SMALL BUSINESS DEVELOPMENT CENTER (SBDC) | 114 W. PIKE ST.

SBDC Covington provides one-on-one consultations at no cost to existing and potential entrepreneurs. The SBDC also meets the educational needs of small business communities by offering low-cost training programs taught by industry experts and qualified SBDC consultants. Business Coach Lisa Brann, CPA, CGMA is at the Covington office. For information and to schedule an appointment, visit <a href="https://www.ksbdc.org/covington">https://www.ksbdc.org/covington</a>.

### BLUE NORTH | 112 W PIKE ST.

As a Kentucky Innovation Hub, Blue North is the front door for the Northern Kentucky entrepreneurial community, helping startups and small businesses to connect with the right resources to accelerate their business. Visit <a href="https://www.bluenorthky.com">www.bluenorthky.com</a> or contact Dave Knox, Executive Director at <a href="https://dave.abluenorthky.com">dave@bluenorthky.com</a>.





# **BUSINESS RETENTION & EXPANSION**

Once you have opened or moved your business to Covington, we want you to stay! Reach out to the Business Retention & Expansion Manager to see how we can help your business grow and thrive.

# **GOT GOALS? WE'RE A RESOURCE**

### ADVOCATING FOR YOU

Who do you call when "things" come up? Whether your problem is a construction truck blocking an entryway or a utility issue, contact the City's BR&E Specialist at 859-292-2141 or pduffy@covingtonky.gov to help find resolutions.

### **GROWING YOUR BUSINESS**

We can connect you to FREE resources on the local, regional and state level to help you identify new sales prospects, perfect your business plan, and even export internationally.

### **CONNECT WITH TALENT**

If you are looking for talent, or you're not finding workers with the skills you need, let us know! We work with partner organizations to help businesses find and develop the talent pool they need.

### **COVINGTON CONTRACTOR'S LIST**

If you are a business serving the construction industry (painting, construction, architect, windows, doors, electric, etc) sign up to be on our contractors list. Why? When commercial property owners apply for the City's façade incentive, they receive points if they choose to hire a Covington contractor. We need to know who you are! Email the Business Retention and Expansion Manager to be added to the list.

\*This list shall not constitute an endorsement, recommendation, or referral to any contractor listed thereon by the City of Covington.

### **EXPANDING BUSINESSES PROPERTY SEARCH**

If your business is expanding and you need new space, contact our Business Retention & Expansion Manager. We keep a close eye out on availability and are in contact with our real estate partners. Or check out available commercial properties at <a href="https://www.covingtonky.gov/government/departments/economic-development/available-properties">https://www.covingtonky.gov/government/departments/economic-development/available-properties</a> to get started.





# **BUSINESS SUPPORT & ADVOCACY**

Covington has a host of professional organizations that can help you take your business to the next level, network with like-minded professionals, and participate in Covington's redevelopment.

# **NETWORKING: BUSINESS ASSOCIATIONS**

### AFRICAN AMERICAN CHAMBER OF COMMERCE (AACC)

The Cincinnati/Northern Kentucky African American Chamber of Commerce is committed to inclusion, black business development and advocacy, and building capacity for black businesses. Through a partnership with the City of Covington and The Collaborative, the AACC has a presence in Covington to make it easy to meet in person to discuss the needs of your business.

Visit www.african-americanchamber.com or contact James Pullin at jamesp@african-americanchamber.com

## **COVINGTON BUSINESS COUNCIL (CBC)**

With over 100 events each year, the CBC is a highly active and engaged organization. A variety of programs for its 400+ members maximize networking opportunities, provide education, and build a positive and thriving business environment in Covington. Visit <a href="https://www.cbcky.com">www.cbcky.com</a> or contact Pat Frew, Executive Director, <a href="mailto:pfrew@cbcky.com">pfrew@cbcky.com</a>.

### LATONIA BUSINESS ASSOCIATION (LBA)

The LBA was started in the early 1900s and revived in 2005. It offers educational and networking opportunities through monthly lunches and community events. One notable event is the Halloween Block party, a family-fun Latonia tradition. LBA is run by an all-volunteer board.

Visit Latonia Business Association or reach out to latoniabusinessassociation@gmail.com.

### NORTHERN KENTUCKY CHAMBER OF COMMERCE

A nationally accredited five-star Chamber, it offers support to businesses of all sizes through business navigation, employer solutions, government advocacy, international trade, leadership development, and the women's initiative. Visit <a href="https://nkychamber.com">nkychamber.com</a>.

### **ESPERENZA- THE LATINO CENTER OF NKY**

The premier center in Northern Kentucky advocating and providing services for the Hispanic/Latino and multicultural community. They can connect Spanish speaking people to resources needed related to business. Visit <a href="https://www.esperanzanky.org/">https://www.esperanzanky.org/</a> or reach out to <a href="https://www.esperanzanky.org">hola@esperanzanky.org</a> or (859) 261-0862.



# COMMUNITY CONNECTIONS

# VOLUNTEER/CORPORATE SOCIAL RESPONSIBILITY (CSR)

Looking to partner with a non-profit organization that matches the goals of your CSR Program? There are many organizations in Covington that need your company's expertise or support.

Click here for a link to the website.





# THANK YOU

# **FOR BEING PART OF THE COV!**

WE ARE HERE TO SERVE YOU AND BUILD A SUSTAINABLE COMMUNITY WHERE PEOPLE WANT TO LIVE, WORK, AND PLAY.

THE INFORMATION PROVIDED IN THE CITY OF COVINGTON BUSINESS GUIDE IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. THE MATERIAL IS GENERAL IN NATURE; IT IS NOT OFFERED AS BUSINESS, FINANCIAL, LEGAL OR OTHER PROFESSIONAL ADVICE ON ANY MATTER AND SHOULD NOT BE RELIED ON AS SUCH.

THE INFORMATION ABOUT EXTERNAL BUSINESS ASSOCIATIONS, NON-PROFIT ORGANIZATIONS, AND SERVICES LINKED IN THIS GUIDE DO NOT CONSTITUTE ENDORSEMENT OR RECOMMENDATION BY THE CITY.

WHILE WE HAVE DONE OUR BEST TO ENSURE THAT THE INFORMATION PROVIDED IS ACCURATE AND VALUABLE, YOU SHOULD EXERCISE YOUR OWN DUE DILIGENCE TO VERIFY THE INFORMATION OBTAINED FROM THIS GUIDE.

